

Fill in this information to identify the case:

Debtor 1 Julian Flores  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Western District of Washington (Seattle)  
Case number 11-20512

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Wells Fargo Bank, N.A.

**Court claim no. (if known):** \_\_\_\_\_

**Last 4 digits of any number you use to identify the debtor's account:** 0083

**Date of payment change:**  
Must be at least 21 days after date of this notice  
08/15/2017

**Uniform Claim Identifier:** \_\_\_\_\_

**New total payment:**  
Principal, interest, and escrow, if any  
\$1,946.13

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

No

Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:  
\_\_\_\_\_

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No

Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
If a notice is not attached, explain why:  
\_\_\_\_\_

Current interest rate: 3.57% New interest rate: 3.48%

Current principal and interest payment: \$1,395.52 New principal and interest payment: \$1,383.76

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No

Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_ New mortgage payment: \_\_\_\_\_

Debtor 1 Julian Flores  
First Name Middle Name Last Name

Case number (if known) 11-20512

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Judith L. Trigg-Dooley

Signature

Date 06/06/2017

Print: Judith L. Trigg-Dooley

Title VP Loan Documentation

First Name Middle Name Last Name

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

1000 Blue Gentian Road  
Eagan, MN 55121-7700

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

# UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

Chapter 13 No. 11-20512

Judge: Timothy W Dore

In re:

Julian Flores

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on or before June 07, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Julian Flores  
30845 10th Ave SW  
Federal Way, WA 98023

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

Jonathan S Smith  
Advantage Legal Group  
12207 NE 8th St  
Bellevue, WA 98005

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

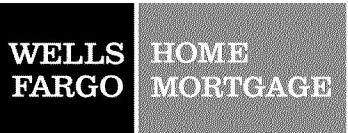
K Michael Fitzgerald  
600 University St ;2200  
Seattle, WA 98101

/s/ Alicia Fisher

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4 S Technologies, LLC  
(as authorized agent for Wells Fargo Bank, N.A.)

WELLS FARGO HOME MORTGAGE  
RETURN MAIL OPERATIONS  
PO BOX 14472  
DES MOINES, IA 50306



JULIAN FLORES  
30845 10TH AVE SW  
FEDERAL WAY, WA 98023

#### Account Information

**Fax:** (866) 278-1179  
**Telephone:** (866) 234-8271  
**Correspondence:** PO Box 10335  
Des Moines, IA 50306

**Hours of Operation:** Mon - Fri, 6 a.m. - 10 p.m.,  
Sat, 8 a.m. - 2 p.m., CT

**Loan Number:** [REDACTED]  
**Property Address:** 30845 10th Ave SW  
Federal Way WA 98023

May 31, 2017

#### Changes to Your Mortgage Interest Rate and Payments on August 15, 2017.

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a one month period during which your interest rate stayed the same. That period ends on July 15, 2017, so on that date your interest rate changes. After that, your interest rate may change every month for the rest of your loan term. Even though your interest rate adjusts every month, your payment adjusts every twelve months.

	<b>Current</b> Interest Rate and Monthly Payment	<b>New</b> Interest Rate and Monthly Payment
Interest Rate	<b>3.48000%</b>	<b>3.48000%</b>
Principal	\$722.59	\$715.02
Interest	\$672.93	\$668.74
Escrow	\$562.37	\$367.34
<b>Total Monthly Payment</b>	<b>\$1,957.89</b>	<b>\$1,751.10</b> <b>(due August 15, 2017)</b>

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is 0.29000% and your margin is 3.19000%. Your "Cost Of Savings" index is published monthly by the Wells Fargo Bank.

**Interest Rate Limits:** Your interest rate cannot go higher than 11.95000% during the life of the loan. Your interest rate cannot go lower than 3.19000% during the life of the loan.

**Account Information****Loan Number:** [REDACTED]**Property Address:** 30845 10th Ave SW  
Federal Way WA 98023**Changes to Your Mortgage Interest Rate and Payments on August 15, 2017.**

**New Interest Rate and Payment:** The table above shows your new interest rate and new monthly payment. Your new payment is based on the payment rate of 3.48000%, a projected loan balance of \$230,598.68 and a remaining loan term of 228 months. Your payment can increase by no more than 7.50000% from the Current Payment.

**Prepayment Penalty:** None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,



Carolyn Romo  
Vice President  
Wells Fargo Home Mortgage